



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name SVB FINANCIAL GROUP

City/State SANTA CLARA, CA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 211,483,000

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

SVB FINANCIAL GROUP
3003 TASMAN DRIVE
SANTA CLARA, CA 95054

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BHC Name

City/State

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	165,887,933	85,341,180	63,204,818	55,389,718	48,396,999
Net income (\$000)	1,833,000	1,208,368	1,136,856	973,840	490,506
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.93	2.60	14	2.55	2.77	29	3.34	3.01	63	3.44	3.08	66	2.94	2.92	44
+ Non-interest income	1.61	1.04	79	1.97	1.21	84	1.93	1.32	79	1.34	1.31	59	1.16	1.35	45
- Overhead expense	1.85	2.17	27	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21	2.10	2.72	18
- Provision for credit losses	0.07	-0.09	88	0.22	0.51	16	0.15	0.15	61	0.15	0.14	64	0.18	0.16	63
+ Securities gains (losses)	0.02	0.01	84	0.07	0.02	88	-0.01	0.01	14	0	0	29	-0.01	0.01	11
+ Other tax equivalent adjustments	0	0	5	0	0	79	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	1.66	1.66	55	2.06	1.04	94	2.57	1.56	95	2.48	1.57	94	1.81	1.43	79
Net operating income	1.10	1.26	33	1.42	0.81	90	1.80	1.19	94	1.76	1.24	91	1.01	0.89	61
Net income	1.10	1.26	33	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91	1.01	0.90	59
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.08	3.06	8	2.76	3.55	11	3.85	4.41	17	3.70	4.24	17	3.13	3.80	15
Interest expense	0.07	0.25	10	0.10	0.52	1	0.35	1.08	5	0.14	0.86	1	0.10	0.60	3
Net interest income (tax equivalent)	2.01	2.80	13	2.66	3.01	23	3.50	3.33	55	3.56	3.38	54	3.03	3.19	32
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.21	0.11	78	0.20	0.27	48	0.24	0.21	65	0.22	0.22	65	0.27	0.24	71
Earnings coverage of net loan and lease losses (X)	24.70	39.72	57	26.14	22.91	68	23.82	24.40	65	25.63	21.75	70	16.52	19.67	61
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.64	1.23	11	0.99	1.58	14	0.92	0.83	60	0.99	0.90	65	1.10	0.98	65
Allowance for loan and lease losses / Total loans and leases	0.64	1.20	12	0.99	1.55	16	0.92	0.81	61	0.99	0.89	67	1.10	0.96	66
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.13	0.49	9	0.23	0.71	10	0.31	0.57	23	0.33	0.61	21	0.52	0.72	31
30-89 days past due loans and leases / Total loans and leases	0.11	0.32	20	0.11	0.39	13	0.23	0.43	27	0.49	0.44	63	0.68	0.47	82
Liquidity and Funding															
Net noncore funding dependence	2.19	-2.33	64	-9.15	3.20	13	-2.68	14.45	8	-0.57	16.62	8	-1.48	17.03	7
Net short-term noncore funding dependence	-5.50	-7.71	53	-17.58	-4.76	15	-13.63	3.38	11	-10.23	4.66	12	-9.08	4.83	11
Net loans and leases / Total assets	31.14	58.67	6	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15	44.62	62.73	17
Capitalization															
Tier 1 leverage ratio	7.93	8.98	22	7.45	9.13	7	9.06	9.76	34	9.06	9.71	31	8.34	9.53	18
Holding company equity capital / Total assets	7.68	10.71	9	7.08	11.16	5	9.06	12.43	10	8.97	12.22	7	8.16	11.94	4
Total equity capital (including minority interest) / Total assets	7.85	10.82	9	7.27	11.29	4	9.28	12.57	12	9.23	12.27	9	8.43	12.01	5
Common equity tier 1 capital / Total risk-weighted assets	12.09	12.42	47	11.04	12.38	32	12.58	12.17	65	13.41	12.12	77	12.78	12.19	70
Net loans and leases / Equity capital (X)	4.06	5.53	21	5.44	5.58	48	5.08	5.21	50	5.48	5.29	53	5.47	5.27	54
Cash dividends / Net income	3.44	28.27	10	1.42	42.30	9	0	33.12	3	0	27.31	5	0	31.29	5
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	82.24	10.50	98	62.57	16.68	96	25.19	9.26	85	11.33	7	77	14.60	8.28	78
Equity capital	97.53	7.46	98	27.04	6.99	91	26.47	10.49	84	22.40	7.89	86	14.75	10.18	77
Net loans and leases	47.21	3.36	97	36.14	9.07	93	17.12	9.10	82	22.78	7.89	89	16.15	9.38	78
Noncore funding	93.75	-14.79	97	28.47	-12.18	91	22.79	6.59	79	22.90	10.67	74	30.75	5.59	80
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0.01	1.02	73	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	15.27	10.95	74	10.26	13.56	55	6.73	13.04	53	13.61	13.37	68	16.64	12.69	71
Equity investment in subsidiaries / Equity capital	97.67	103.22	16	94.11	102.81	10	84.48	103.22	2	91.31	103.10	7	92.18	102.10	12
Cash from ops + noncash items + op expense / Op expense + dividends	20.83	154.48	5	140.91	147.24	57	711.51	190.27	97	309.12	174.91	89	201.22	148.20	77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,966,000	1,520,021	1,599,165	1,358,480	1,025,788	29.34	135.69
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	1,966,000	1,520,021	1,599,165	1,357,522	1,025,788	29.34	135.69
Tax-exempt income on loans and leases.....	0	0	0	958	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	248	0		
Income on loans and leases (tax equivalent).....	1,966,000	1,520,021	1,599,165	1,358,728	1,025,788	29.34	135.69
Investment interest income (tax equivalent).....	1,334,000	712,471	627,069	585,176	420,271	87.24	281.07
Interest on balances due from depository institutions.....	17,000	24,259	91,661	32,659	20,584	-29.92	73.13
Interest income on other earning assets.....	2,000	2,084	4,482	5,308	3,044	-4.03	-41.28
Total interest income (tax equivalent).....	3,319,000	2,258,835	2,322,377	1,981,871	1,469,687	46.93	177.17
Interest on time deposits of \$250K or more.....	1,000	662	151	14	18	51.06	
Interest on time deposits < \$250K.....	1,000	89	69	10	12	1023.60	
Interest on foreign office deposits.....	3,000	6,590	25,524	1,175	1,044	-54.48	189.86
Interest on other deposits.....	58,000	52,877	151,928	28,106	7,602	9.69	1178.66
Interest on other borrowings and trading liabilities.....	1,000	3,314	3,592	14,580	3,638	-69.82	-77.32
Interest on subordinated debt and mandatory convertible securities.....	47,000	21,795	31,543	32,036	32,456	115.65	43.07
Total interest expense.....	111,000	85,327	212,807	75,921	44,770	30.09	158.90
Net interest income (tax equivalent).....	3,208,000	2,173,508	2,109,570	1,905,950	1,424,917	47.60	177.85
Non-interest income.....	2,676,000	1,683,750	1,222,310	742,916	560,272	58.93	506.54
Adjusted operating income (tax equivalent).....	5,884,000	3,857,258	3,331,880	2,648,866	1,985,189	52.54	268.73
Overhead expense.....	3,068,000	2,065,110	1,613,493	1,191,772	1,017,021	48.56	252.33
Provision for credit losses.....	123,000	189,443	94,183	84,291	85,939		28.53
Securities gains (losses).....	31,000	61,165	-3,905	-740	-5,189	-49.32	154.22
Other tax equivalent adjustments.....	-2,000	1	0	0	0		
Pretax net operating income (tax equivalent).....	2,751,000	1,758,111	1,622,351	1,372,111	877,040	56.47	328.85
Applicable income taxes.....	651,000	447,587	425,685	351,561	355,463	45.45	160.05
Tax equivalent adjustments.....	27,000	16,230	11,949	9,202	2,399	66.36	2961.22
Applicable income taxes (tax equivalent).....	678,000	463,817	437,634	360,763	357,862	46.18	169.89
Minority interest.....	240,000	85,926	47,861	37,508	28,672	179.31	3065.81
Net income before discontinued operations, net of minority interest.....	1,833,000	1,208,368	1,136,856	973,840	490,506	51.69	378.98
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,833,000	1,208,368	1,136,856	973,840	490,506	51.69	378.98
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	2,073,000	1,294,294	1,184,717	1,011,348	519,178	60.16	431.18
Investment securities income (tax equivalent).....	1,334,000	712,471	627,069	585,176	420,271	87.24	281.07
US Treasury and agency securities (excluding mortgage-backed securities).....	105,000	103,003	124,944	140,993	159,655	1.94	-39.74
Mortgage-backed securities.....	1,086,000	531,817	443,956	400,615	252,478	104.21	528.81
All other securities.....	143,000	77,651	58,169	43,568	8,138	84.16	4473.07
Cash dividends declared.....	63,000	17,150	0	0	0	267.35	
Common.....	0	0	0	0	0		
Preferred.....	63,000	17,150	0	0	0	267.35	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2	2.85	9	2.65	3.27	14	3.67	4	24	3.58	3.87	28	3.04	3.47	19
Less: Interest expense	0.07	0.23	11	0.10	0.48	1	0.34	0.98	6	0.14	0.79	2	0.09	0.55	3
Equals: Net interest income (tax equivalent)	1.93	2.60	14	2.55	2.77	29	3.34	3.01	63	3.44	3.08	66	2.94	2.92	44
Plus: Non-interest income	1.61	1.04	79	1.97	1.21	84	1.93	1.32	79	1.34	1.31	59	1.16	1.35	45
Equals: adjusted operating income (tax equivalent)	3.55	3.70	44	4.52	4.04	77	5.27	4.41	84	4.78	4.46	71	4.10	4.33	41
Less: Overhead expense	1.85	2.17	27	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21	2.10	2.72	18
Less: Provision for credit losses	0.07	-0.09	88	0.22	0.51	16	0.15	0.15	61	0.15	0.14	64	0.18	0.16	63
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	84	0.07	0.02	88	-0.01	0.01	14	0	0	27	-0.01	0.01	11
Plus: other tax equivalent adjustments	0	0	5	0	0	79	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	1.66	1.66	55	2.06	1.04	94	2.57	1.56	95	2.48	1.57	94	1.81	1.43	79
Less: Applicable income taxes (tax equivalent)	0.41	0.38	66	0.54	0.23	96	0.69	0.36	94	0.65	0.33	95	0.74	0.55	76
Less: Minority interest	0.14	0	96	0.10	0	96	0.08	0	96	0.07	0	97	0.06	0	96
Equals: Net operating income	1.10	1.26	33	1.42	0.81	90	1.80	1.19	94	1.76	1.24	91	1.01	0.89	61
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.10	1.26	33	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91	1.01	0.90	59
Memo: Net income (last four quarters)	1.10	1.26	33	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91	1.01	0.91	59
Net income—BHC and noncontrolling (minority) interest	1.25	1.27	51	1.52	0.83	92	1.87	1.20	96	1.83	1.25	94	1.07	0.91	66
Margin Analysis															
Average earning assets / Average assets	96.22	93.08	83	95.79	92.32	87	95.50	91.05	89	96.74	91.48	93	97.04	91.61	94
Average interest-bearing funds / Average assets	29.85	61.99	0	31.59	64.06	0	26.64	65.57	1	18.76	65.56	0	17.70	65.75	0
Interest income (tax equivalent) / Average earning assets	2.08	3.06	8	2.76	3.55	11	3.85	4.41	17	3.70	4.24	17	3.13	3.80	15
Interest expense / Average earning assets	0.07	0.25	10	0.10	0.52	1	0.35	1.08	5	0.14	0.86	1	0.10	0.60	3
Net interest income (tax equivalent) / Average earning assets	2.01	2.80	13	2.66	3.01	23	3.50	3.33	55	3.56	3.38	54	3.03	3.19	32
Yield or Cost															
Total loans and leases (tax equivalent)	3.61	4.01	28	4.08	4.27	43	5.35	5.09	72	5.30	4.95	76	4.85	4.52	75
Interest-bearing bank balances	0.10	0.14	11	0.21	0.27	37	1.60	2.04	25	1.61	1.64	46	0.83	1.05	23
Federal funds sold and reverse repos	0	0.25	19	0.31	0.68	37	1.26	2.44	14	1.84	2.17	32	0.87	1.41	28
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17
Total earning assets	2.06	3.04	8	2.74	3.51	11	3.83	4.36	18	3.68	4.20	18	3.12	3.73	16
Investment securities (tax equivalent)	1.59	1.77	42	2.23	2.25	47	2.58	2.76	37	2.36	2.68	24	1.87	2.47	11
US Treasury and agency securities (excluding mortgage-backed securities)	1.10	1.14	46	2.20	1.75	73	2	2.32	33	1.86	2.05	37	1.59	1.62	45
Mortgage-backed securities	1.36	1.57	31	1.91	2.05	30	2.63	2.61	55	2.56	2.50	58	2.07	2.23	36
All other securities	2.27	2.81	34	2.83	3.24	35	3.47	4.06	34	3.04	4.20	21	2.11	3.66	14
Interest-bearing deposits	0.13	0.21	32	0.24	0.53	15	1.09	1.10	53	0.35	0.81	10	0.12	0.49	9
Time deposits of \$250K or more	0.65	0.66	52	1.49	1.42	55	0.72	1.96	4	0.07	1.44	3			
Time deposits < \$250K	2.21	0.62	99	1.13	1.36	26	0.86	1.82	7	0.11	1.29	1			
Other domestic deposits	0.15	0.15	60	0.25	0.36	37	1.24	0.93	77	0.48	0.67	32			
Foreign deposits	0.04	0.14	40	0.14	0.42	21	0.68	1.19	26	0.05	0.97	9	0.05	0.51	6
Federal funds purchased and repos	0	0.17	9	1.56	0.62	88	2.55	1.86	81	2.33	1.51	81	1.36	0.94	78
Other borrowed funds and trading liabilities	0	1.27	2	0.35	1.50	6	0.40	2.38	3	1.22	2.28	6	0.09	1.77	1
All interest-bearing funds	0.22	0.37	27	0.32	0.74	9	1.26	1.49	34	0.73	1.19	16	0.52	0.82	24

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	2,676,000	1,683,750	1,222,310	742,916	560,272
Fiduciary activities income	5,000	0	0	0	0
Service charges on deposit accounts - domestic	105,000	85,019	83,958	71,775	55,529
Trading revenue	13,000	23,183	32,047	9,330	105,822
Investment banking fees and commissions	651,000	612,792	433,568	130,325	56,083
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	706,000	274,800	129,385	116,985	75,039
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	0	335	0	0	0
Other non-interest income	1,196,000	687,621	543,352	414,501	267,799
Total overhead expenses	3,068,000	2,065,110	1,613,493	1,191,772	1,017,021
Personnel expense	2,029,000	1,314,840	985,538	724,451	603,902
Net occupancy expense	159,000	133,636	87,710	69,740	63,810
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	16,000	5,382	11,483	0	0
Other operating expenses	864,000	611,252	528,762	397,581	349,309
Fee income on mutual funds and annuities	55,000	100,650	116,961	86,278	35,282
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	7,326	4,460	3,564	2,900	2,438
Average personnel expense per employee	276.96	294.81	276.53	249.81	247.70
Average assets per employee	22,643.73	19,134.79	17,734.24	19,099.90	19,851.11

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.06	2.17	51	5.98	2.02	86	9.57	2.72	92	11.61	3.08	94	6.30	2.85	81
Overhead expenses / Net Interest Income + non-interest income	52.40	59.28	22	53.76	62.28	19	48.60	61.29	11	45.15	60.88	9	51.29	63.61	13
Percent of Average Assets															
Total overhead expense	1.85	2.17	27	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21	2.10	2.72	18
Personnel expense	1.22	1.21	56	1.54	1.30	74	1.56	1.41	63	1.31	1.44	37	1.25	1.42	37
Net occupancy expense	0.10	0.23	9	0.16	0.26	11	0.14	0.28	9	0.13	0.28	6	0.13	0.29	8
Other operating expenses	0.53	0.72	22	0.72	0.94	37	0.85	0.97	49	0.72	0.97	24	0.72	1	25
Overhead less non-interest income	0.24	1.10	7	0.45	1.25	10	0.62	1.32	11	0.81	1.38	13	0.94	1.34	19
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	52.14	58.83	23	53.54	61.82	20	48.43	60.64	10	44.99	60.37	9	51.23	62.73	13
Personnel expense	34.48	32.93	57	34.09	32.36	58	29.58	32.39	32	27.35	32.51	20	30.42	32.93	34
Net occupancy expense	2.70	6.23	9	3.46	6.58	10	2.63	6.52	6	2.63	6.48	5	3.21	6.70	10
Other operating expenses	14.96	19.18	17	15.99	22.28	20	16.21	21.20	20	15.01	20.90	13	17.60	22.41	22
Total non-interest income	45.48	27.67	86	43.65	28.83	82	36.69	29.23	72	28.05	28.50	56	28.22	31.08	50
Fiduciary activities income	0.08	2.20	30	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12
Service charges on domestic deposit accounts	1.78	3.27	29	2.20	3.27	30	2.52	3.88	31	2.71	4.15	33	2.80	4.28	35
Trading revenue	0.22	0.62	62	0.60	1.28	59	0.96	1.18	62	0.35	0.85	57	5.33	0.90	88
Investment banking fees and commissions	11.06	2.58	90	15.89	2.46	93	13.01	3.54	88	4.92	3.42	78	2.83	3.62	70
Insurance activities revenue	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9
Venture capital revenue	12	0.04	99	7.12	0.01	99	3.88	0.02	99	4.42	0.02	99	3.78	0.01	99
Net servicing fees	0	0.60	14	0	0.01	42	0	0.28	21	0	0.65	9	0	0.60	10
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0	3.30	3	0.01	3.92	13	0	1.86	12	0	1.61	10	0	1.67	14
Other non-interest income	20.33	9.27	89	17.83	9.65	86	16.31	10.04	83	15.65	9.86	83	13.49	10.77	71
Overhead less non-interest income	6.66	30.52	9	9.89	31.93	10	11.74	31.06	11	16.95	31.46	15	23.01	31.19	22
Applicable income taxes / Pretax net operating income (tax equivalent)	23.66	21.18	77	25.46	18.63	92	26.24	20.56	88	25.62	19.04	90	40.53	32.99	70
Applicable income tax + TE / Pretax net operating income + TE	24.65	22.67	76	26.38	21.18	89	26.98	23.23	85	26.29	21.56	88	40.80	37.95	62

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	11,226,000	4,939,584	4,267,870	3,483,231	3,117,746	127.27	313.75
Commercial and industrial loans	16,071,000	14,713,290	11,428,627	11,408,004	10,724,619	9.23	59.88
Loans to individuals	503,000	354,564	181,166	146,971	102,765	41.86	702.66
Loans to depository institutions and acceptances of other banks	0	0	36,130	35,201	27,208		-100.00
Agricultural loans	0	500	1,330	6,563	4,832	-100.00	-100.00
Other loans and leases	38,476,000	25,173,550	17,412,582	13,431,342	9,276,983	52.84	435.51
Less: Unearned income	0	0	163,069	173,032	147,837		-100.00
Loans and leases, net of unearned income	66,276,000	45,181,488	33,164,636	28,338,280	23,106,316	46.69	233.05
Less: Allowance for loan and lease losses	423,000	447,765	304,924	280,903	255,024	-5.53	87.69
Net loans and leases	65,853,000	44,733,723	32,859,712	28,057,377	22,851,292	47.21	234.71
Debt securities that reprice or mature in over 1 year	124,985,000	47,414,670	25,646,629	20,632,262	20,598,933	163.60	586.52
Mutual funds and equity securities	468,000	280,804	59,200	23,354	75,488	66.66	3975.24
Subtotal	191,306,000	92,429,197	58,565,541	48,712,993	43,525,713	106.98	404.88
Interest-bearing bank balances	11,221,000	16,634,857	5,677,082	2,890,856	1,662,779	-32.55	505.42
Federal funds sold and reverse repos	607,000	226,847	289,340	123,611	247,876	167.58	848.02
Debt securities that reprice or mature within 1 year	437,000	90,312	2,211,236	2,645,223	3,112,917	383.88	-84.59
Trading assets	148,000	289,949	198,596	104,134	316,712	-48.96	15.50
Total earning assets	203,719,000	109,671,162	66,941,795	54,476,817	48,865,997	85.75	376.27
Non-interest-bearing cash and due from depository institutions	2,178,000	725,980	683,250	524,484	930,102	200.01	258.34
Premises, fixed assets, and leases	415,000	294,155	285,628	81,205	78,521	41.08	554.37
Other real estate owned	1,000	1,179	0	0	0	-15.18	
Investment in unconsolidated subsidiaries	859,000	115,232	74,190	76,412	75,337	645.45	1017.86
Intangible and other assets	4,317,000	5,239,129	3,399,152	1,861,571	1,268,610	-17.60	268.74
Total assets	211,483,000	116,046,446	71,384,015	57,020,489	51,218,567	82.24	373.20
Quarterly average assets	204,802,000	103,345,041	69,265,893	57,714,791	50,903,455	98.17	356.03
Average loans and leases (YTD)	54,489,648	37,254,131	29,906,517	25,618,514	21,151,701	46.26	198.29
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	66,276,000	45,181,488	33,164,636	28,338,280	23,106,316	46.69	233.05
Real estate loans secured by 1-4 family	7,657,000	3,916,802	3,188,585	2,600,441	2,289,236	95.49	297.21
Commercial real estate loans	2,856,000	282,529	354,527	266,647	269,638	910.87	1078.66
Construction and land development	319,000	84,215	151,353	147,113	141,214	278.79	156.96
Multifamily	707,000	3,965	5,916	6,797	6,483	17731.02	10137.47
Nonfarm nonresidential	1,830,000	194,349	197,258	112,737	121,941	841.61	1544.83
Real estate loans secured by farmland	713,000	740,253	724,757	616,143	558,872	-3.68	31.26
Total investment securities	125,890,000	47,785,786	27,917,065	23,300,839	23,787,338	163.45	497.96
U.S. Treasury securities	15,850,000	4,469,727	6,894,010	4,738,259	6,840,503	254.61	77.90
US agency securities (excluding mortgage-backed securities)	805,000	639,573	618,275	1,725,107	2,227,106	25.87	-70.19
Municipal securities	7,158,000	3,635,194	1,785,951	1,575,421	743,761	96.91	8656.18
Mortgage-backed securities	100,837,000	38,735,996	18,550,590	15,232,887	13,900,480	160.32	978.50
Asset-backed securities	0	0	0	0	0		
Other debt securities	772,000	24,492	9,039	5,811	0	3052.05	
Mutual funds and equity securities	468,000	280,804	59,200	23,354	75,488	66.66	3975.24
Available-for-sale securities	27,221,000	30,912,438	14,014,919	7,790,043	11,123,883	-11.94	115.59
U.S. Treasury securities	15,850,000	4,469,727	6,894,010	4,738,259	6,840,503	254.61	77.90
US agency securities (excluding mortgage-backed securities)	196,000	237,308	99,547	1,084,117	1,567,127	-17.41	-90.57
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	11,114,000	26,180,911	7,012,323	1,961,856	2,640,765	-57.55	583.12
Asset-backed securities	0	0	0	0	0		
Other debt securities	61,000	24,492	9,039	5,811	0	149.06	
Mutual funds and equity securities	0	0	0	0	75,488		-100.00
Held-to-maturity securities appreciation (depreciation)	-975,000	624,326	272,327	-299,206	-115,176		
Available-for-sale securities appreciation (depreciation)	-149,000	667,542	120,572	-72,269	-10,344		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	4,611,000	4,623,921	3,194,090	3,593,495	2,941,114	-0.28	77.14

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	7,437,000	4,451,921	3,175,766	3,156,439	4,255,096	67.05	82.29
NOW, ATS and transaction accounts	763,000	216,985	21,992	21,704	29,418	251.64	2995.46
Time deposits less brokered deposits < \$250K	95,000	7,120	8,040	8,459	10,329	1234.27	
MMDA and other savings accounts	164,581,000	89,370,911	52,558,046	41,483,599	36,621,507	84.15	413.69
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	172,876,000	94,046,937	55,763,844	44,670,201	40,916,350	83.82	378.20
Time deposits of \$250K or more	282,000	45,934	25,820	17,074	20,605	513.92	
Foreign deposits	16,053,000	8,425,853	6,348,604	4,735,285	3,324,843	90.52	472.23
Federal funds purchased and repos	61,000	0	0	319,414	330,000		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	60,000	21,459	18,596	312,380	705,557	179.60	-88.31
Other borrowings w/remaining maturity over 1 year	0	0	217,977	0	0		
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	16,456,000	8,493,246	6,610,997	5,384,153	4,381,005	93.75	391.11
Trading liabilities	236,000	216,912	135,830	96,956	306,187	8.80	79.48
Subordinated notes and debentures + trust preferred securities	2,570,000	843,628	347,987	696,465	695,492	204.64	222.98
Other liabilities	2,736,000	4,012,232	1,904,277	907,871	600,118	-31.81	463.04
Total liabilities	194,874,000	107,612,955	64,762,935	51,755,646	46,899,152	81.09	376.29
Equity Capital							
Perpetual preferred stock (including surplus)	3,646,000	340,138	340,138	0	0	971.92	
Common stock	0	52	52	53	53	-100.00	-100.00
Common surplus	5,157,000	1,585,244	1,470,071	1,378,438	1,314,377	225.31	314.97
Retained earnings	7,442,000	5,671,749	4,575,601	3,791,838	2,866,837	31.21	213.17
Accumulated other comprehensive income	-9,000	622,517	84,445	-54,120	-1,472		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	16,236,000	8,219,700	6,470,307	5,116,209	4,179,795	97.53	345.73
Noncontrolling (minority) interest in subsidiaries	373,000	213,791	150,773	148,634	139,620	74.47	177.36
Total equity capital, including minority interest	16,609,000	8,433,491	6,621,080	5,264,843	4,319,415	96.94	339.74
Total liabilities and capital	211,483,000	116,046,446	71,384,015	57,020,489	51,218,567	82.24	373.20
Memoranda							
Non-interest-bearing deposits	125,859,000	67,056,156	41,222,031	39,197,083	36,663,221	87.69	293.50
Interest-bearing deposits	63,352,000	35,462,568	20,916,237	10,225,477	7,598,577	78.64	804.46
Total deposits	189,211,000	102,518,724	62,138,268	49,422,560	44,261,798	84.56	385.29
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	8,220,000	6,470,307	5,116,209	4,179,795	3,642,554		
Accounting restatements	0	-35,049	-583	0	0		
Net income	1,833,000	1,208,368	1,136,856	973,840	490,506		
Net sale of new perpetual preferred stock	3,306,000	0	340,138	0	0		
Net sale of new common stock	2,511,000	55,153	-266,835	-83,061	71,637		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	1,060,000	0	5,958	0	0		
Less: Dividends declared	63,000	17,150	0	0	0		
Change in other comprehensive income	-631,000	538,071	138,564	-52,648	-24,902		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	98,283	0		
Holding company equity capital, ending balance	16,236,000	8,219,700	6,470,307	5,116,209	4,179,795		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	5.31	36.25	5	4.26	36.22	6	5.98	37.78	11	6.11	37.19	10	6.09	35.54	11
Commercial and industrial loans	7.60	10.76	35	12.68	13.52	46	16.01	12.02	72	20.01	12.85	78	20.94	12.62	80
Loans to individuals	0.24	3.36	19	0.31	3.40	20	0.25	4.20	16	0.26	4.31	15	0.20	4.47	16
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0.05	0.04	80	0.06	0.05	83	0.05	0.06	78
Agricultural loans	0	0.18	12	0	0.19	23	0	0.24	30	0.01	0.30	37	0.01	0.21	41
Other loans and leases	18.19	4.47	96	21.69	4.63	97	24.39	5.01	98	23.56	5	98	18.11	5.10	98
Net loans and leases	31.14	58.67	6	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15	44.62	62.73	17
Debt securities over 1 year	59.10	19.46	99	40.86	15.55	99	35.93	14.60	97	36.18	14.63	97	40.22	14.83	97
Mutual funds and equity securities	0.22	0.06	89	0.24	0.05	91	0.08	0.06	70	0.04	0.06	56	0.15	0.06	77
Subtotal	90.46	79.22	92	79.65	78.16	41	82.04	79.65	35	85.43	79.97	57	84.98	79.31	57
Interest-bearing bank balances	5.31	8.50	35	14.33	7.51	87	7.95	3.06	88	5.07	3.04	78	3.25	3.46	58
Federal funds sold and reverse repos	0.29	0.54	75	0.20	0.82	74	0.41	1.57	74	0.22	1.66	68	0.48	1.81	72
Debt securities 1 year or less	0.21	1.56	15	0.08	1.68	7	3.10	1.91	79	4.64	1.96	85	6.08	1.86	89
Trading assets	0.07	0.49	48	0.25	1.01	45	0.28	1.19	55	0.18	1.33	58	0.62	1.34	73
Total earning assets	96.33	91.77	95	94.51	91.05	89	93.78	89.53	90	95.54	89.74	94	95.41	89.84	95
Non-interest cash and due from depository institutions	1.03	0.82	70	0.63	1.07	15	0.96	1.14	37	0.92	1.21	30	1.82	1.22	87
Other real estate owned	0	0.01	22	0	0.02	16	0	0.03	4	0	0.04	2	0	0.05	3
All other assets	2.64	7.35	1	4.87	7.82	15	5.27	9.27	10	3.54	8.98	4	2.78	8.86	1
Memoranda															
Short-term investments	5.80	11.47	27	14.61	11.17	72	11.46	7.63	76	9.93	7.80	73	9.81	8.69	70
U.S. Treasury securities	7.49	1.47	90	3.85	0.84	86	9.66	1.03	97	8.31	1.04	96	13.36	1.02	98
US agency securities (excluding mortgage-backed securities)	0.38	0.82	51	0.55	0.63	61	0.87	0.54	70	3.03	0.69	89	4.35	0.75	92
Municipal securities	3.38	1.73	76	3.13	1.69	75	2.50	1.34	76	2.76	1.62	73	1.45	1.60	57
Mortgage-backed securities	47.68	14.14	99	33.38	11.75	99	25.99	11.44	96	26.71	11.13	96	27.14	11.06	96
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0.37	0.53	53	0.02	0.42	34	0.01	0.39	33	0.01	0.41	31	0	0.38	10
Loans held-for-sale	0	0.55	7	0	0.52	7	0	0.39	7	0	0.30	8	0	0.33	6
Loans held for investment	31.34	58.06	7	38.93	61.72	10	46.46	63.50	15	49.70	63.93	15	45.11	62.63	17
Real estate loans secured by 1-4 family	3.62	11.46	16	3.38	11.91	15	4.47	13.29	17	4.56	13.46	15	4.47	13.44	16
Revolving	0.07	1.42	14	0.04	1.66	13	0.08	2.07	16	0.12	2.27	15	0.12	2.40	14
Closed-end, secured by first liens	3.54	9.67	19	3.34	9.81	20	4.39	10.69	24	4.44	10.57	23	4.35	10.35	22
Closed-end, secured by junior liens	0.01	0.17	14	0	0.22	3	0	0.28	3	0	0.31	3	0	0.34	4
Commercial real estate loans	1.35	22.69	7	0.24	22.22	4	0.50	22.23	6	0.47	21.58	7	0.53	19.88	10
Construction and land development	0.15	3.34	6	0.07	3.40	6	0.21	3.44	11	0.26	3.51	12	0.28	3.25	14
Multifamily	0.33	3.57	8	0	3.12	4	0.01	3.01	5	0.01	2.72	5	0.01	2.54	7
Nonfarm nonresidential	0.87	14.57	6	0.17	14.72	4	0.28	14.69	6	0.20	14.44	6	0.24	13.30	9
Real estate loans secured by farmland	0.34	0.30	67	0.64	0.33	76	1.02	0.36	81	1.08	0.41	80	1.09	0.32	85

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	16.94	61.05	5	10.93	57.15	4	12.87	57.46	7	12.29	56.49	5	13.49	54.84	7
Real estate loans secured by 1-4 family	11.55	19.86	25	8.67	19.43	20	9.61	20.75	19	9.18	21.10	18	9.91	21.45	20
Revolving	0.24	2.43	17	0.09	2.64	14	0.17	3.15	15	0.25	3.50	15	0.26	3.77	16
Closed-end	11.32	17.24	28	8.58	16.59	24	9.45	17.39	23	8.93	17.39	19	9.65	17.41	22
Commercial real estate loans	4.31	37.86	5	0.63	34.63	4	1.07	33.52	6	0.94	32.14	6	1.17	29.99	9
Construction and land development	0.48	5.65	7	0.19	5.26	7	0.46	5.09	11	0.52	5.20	10	0.61	4.90	11
1-4 family	0.05	1.18	18	0	0.93	5	0	0.94	7	0	1.02	14	0	0.89	7
Other	0.43	4.40	7	0.19	4.19	7	0.46	4.02	11	0.52	4.05	11	0.61	3.90	12
Multifamily	1.07	5.78	12	0.01	4.96	4	0.02	4.69	5	0.02	4.10	5	0.03	3.84	9
Nonfarm nonresidential	2.76	24.56	4	0.43	22.93	4	0.59	22.15	6	0.40	21.40	6	0.53	20.03	8
Owner-occupied	0.56	8.29	9	0.33	7.68	10	0.38	7.72	13	0.19	8.03	10	0.24	7.58	12
Other	2.20	15.94	5	0.10	14.95	4	0.22	14.34	5	0.21	13.38	6	0.29	12.45	9
Real estate loans secured by farmland	1.08	0.54	78	1.64	0.54	82	2.19	0.55	85	2.17	0.63	84	2.42	0.51	87
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0.11	0.11	82	0.12	0.12	84	0.12	0.17	79
Commercial and industrial loans	24.25	18.86	70	32.56	22.17	84	34.46	19.53	86	40.26	20.32	92	46.41	20.53	96
Loans to individuals	0.76	6.24	27	0.78	6.13	25	0.55	7.13	15	0.52	7.36	15	0.44	7.61	15
Credit card loans	0	0.53	22	0	0.65	47	0	0.81	45	0	1.02	44	0	1.12	42
Agricultural loans	0	0.34	12	0	0.32	24	0	0.37	29	0.02	0.46	40	0.02	0.33	42
Other loans and leases	58.05	8.75	96	55.72	9.09	96	52.50	9.85	95	47.40	9.66	94	40.15	10.32	91
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	67.83	391.81	5	61.23	381.27	8	65.04	391.26	10	63.19	379.80	9	69.26	366.85	10
Real estate loans secured by 1-4 family	46.27	126.06	20	48.55	125.03	20	48.59	138.18	16	47.17	137.84	16	50.85	138.55	18
Revolving	0.94	15.44	14	0.53	17.42	13	0.84	21.26	16	1.28	23.33	14	1.32	25.05	14
Closed-end	45.33	108.85	23	48.02	106.14	24	47.75	115.20	21	45.90	112.79	22	49.53	111.69	24
Commercial real estate loans	17.26	245.88	5	3.50	234.65	3	5.40	229.44	5	4.84	219.72	5	5.99	204.45	9
Construction and land development	1.93	35.95	6	1.04	35.62	6	2.31	34.95	10	2.67	35.36	11	3.14	32.91	13
1-4 family	0.21	7.42	14	0	6.34	5	0	6.61	6	0.01	7.04	13	0	6.16	6
Other	1.72	28.11	6	1.04	28.16	7	2.31	27.32	10	2.66	27.26	11	3.14	26.01	13
Multifamily	4.27	38.66	7	0.05	32.74	3	0.09	31.04	4	0.12	27.85	5	0.14	25.95	7
Nonfarm nonresidential	11.06	158.05	6	2.41	155.06	3	3.01	152.10	5	2.05	147.22	5	2.71	137.03	8
Owner-occupied	2.26	52.99	7	1.84	52.37	10	1.91	53.07	12	0.97	54.89	12	1.22	51.62	13
Other	8.80	102.54	5	0.57	100.54	3	1.10	97.41	5	1.08	91.80	5	1.49	84.09	9
Real estate loans secured by farmland	4.31	3.22	68	9.18	3.44	80	11.04	3.60	83	11.18	4.02	81	12.41	3.31	87
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0.55	0.44	81	0.64	0.54	83	0.60	0.68	80
Commercial and industrial loans	97.11	114.45	47	182.37	139.91	71	174.15	122.02	75	206.95	128.82	79	238.24	126.55	90
Loans to individuals	3.04	34.55	22	4.39	37.47	25	2.76	43.51	16	2.67	42.67	16	2.28	44.83	17
Credit card loans	0	2.77	23	0	3.30	47	0.01	4.34	45	0.01	5.31	44	0.02	5.73	42
Agricultural loans	0	1.86	12	0.01	1.88	24	0.02	2.18	29	0.12	2.72	38	0.11	1.88	41
Other loans and leases	232.50	51.06	96	312.03	49.54	96	265.34	52.44	97	243.66	51.79	98	206.08	52.78	97
Supplemental															
Non-owner occupied CRE loans / Gross loans	3.74	30.07	4	0.30	27.32	4	0.69	26.45	5	0.75	24.79	6	0.93	23.09	8
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	15	195.33	4	1.66	183.76	3	3.50	178.57	4	3.87	167.93	5	4.77	156.17	9
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	17.26	252.85	4	3.50	240.85	3	5.40	236.10	4	4.84	225.98	5	5.99	210.40	8

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	5.80	11.47	27	14.61	11.17	72	11.46	7.63	76	9.93	7.80	73	9.81	8.69	70
Liquid assets	62.25	29.03	96	53.19	26.22	89	46.10	22.44	88	44.44	22.72	87	51.01	24.04	88
Investment securities	59.53	21.63	99	41.18	17.85	99	39.11	16.99	97	40.86	17.27	97	46.44	17.35	98
Net loans and leases	31.14	58.67	6	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15	44.62	62.73	17
Net loans, leases and standby letters of credit	32.84	59.49	6	41.12	62.48	10	49.89	64.84	15	53.11	65.07	16	48.38	63.89	17
Core deposits	81.74	75.71	70	81.04	70.67	85	78.12	63.09	88	78.34	62.13	90	79.89	61.26	92
Noncore funding	7.78	10.30	48	7.32	14.13	30	9.26	19.36	25	9.44	21.34	15	8.55	22.32	15
Time deposits of \$250K or more	0.13	1.58	4	0.04	2.11	4	0.04	2.94	6	0.03	2.89	5	0.04	2.57	5
Foreign deposits	7.59	0.34	95	7.26	0.36	95	8.89	0.43	95	8.30	0.47	94	6.49	0.54	92
Federal funds purchased and repos	0.03	1.23	27	0	1.47	10	0	1.94	9	0.56	1.97	37	0.64	2.23	36
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.26	0.54	13	-0.20	0.54	14	-0.41	0.48	15	0.34	0.54	42	0.16	0.73	36
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.03	1	31	0.02	1.24	23	0.03	3.01	9	0.55	3.67	21	1.38	3.96	32
Earning assets that reprice within 1 year	29.62	37.37	30	44.79	39.38	62	45.79	39.29	72	45.76	40.29	71	40.24	41.61	44
Interest-bearing liabilities that reprice within 1 year	4.73	6.39	50	5.01	8.20	37	6.48	10.19	24	6.07	10.01	31	4.41	8.46	26
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	24.88	29.65	38	39.78	29.11	74	39.31	26.63	84	39.69	27.38	78	35.83	29.77	61
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.19	-2.33	64	-9.15	3.20	13	-2.68	14.45	8	-0.57	16.62	8	-1.48	17.03	7
Net short-term noncore funding dependence	-5.50	-7.71	53	-17.58	-4.76	15	-13.63	3.38	11	-10.23	4.66	12	-9.08	4.83	11
Short-term investment / Short-term noncore funding	702.87	273.46	90	2,412.07	184.19	98	4,179.87	77.77	99	839.64	66.46	98	468.45	74.86	97
Liquid assets - short-term noncore funding / Nonliquid assets	162.71	36.68	97	112.33	28.18	93	85.04	16.97	93	77.85	16.04	92	99.84	18.16	93
Net loans and leases / Total deposits	34.80	72.79	3	43.63	79.43	3	52.88	90.31	4	56.77	90.08	5	51.63	90.14	5
Net loans and leases / Core deposits	38.09	78.25	3	47.57	88.34	2	58.93	103.93	3	62.81	105	4	55.85	105.65	2
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.02	0.12	1	8.12	1.57	97	4.35	0.72	97	-5.72	-0.82	3	-2.71	-0.31	4
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.92	-0.25	30	8.68	4.31	86	1.93	1.36	69	-1.38	-1.98	69	-0.24	-0.77	66
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	78.01	14.28	97	34.72	11.38	85	49.59	12.67	92	66.47	16.19	98	53.24	15.76	92
Available-for-sale securities	21.62	83.77	2	64.69	87.23	13	50.20	85.40	7	33.43	81.88	1	46.76	84.24	7
U.S. Treasury securities	12.59	6.70	77	9.35	4.72	81	24.69	6.15	88	20.34	6.99	83	28.76	6.96	89
US agency securities (excluding mortgage-backed securities)	0.64	4.12	38	1.34	4.01	46	2.21	3.49	54	7.40	4.02	78	9.36	4.42	80
Municipal securities	5.69	8.22	54	7.61	9.83	55	6.40	7.75	56	6.76	9.16	52	3.13	9.31	38
Mortgage-backed securities	80.10	66.54	67	81.06	66.64	69	66.45	67.43	47	65.37	65.45	44	58.44	65.34	34
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0.61	3.08	41	0.05	3.01	28	0.03	2.94	27	0.02	2.79	25	0	2.57	9
Mutual funds and equity securities	0.37	0.29	72	0.59	0.35	74	0.21	0.40	55	0.10	0.42	44	0.32	0.51	54
Debt securities 1 year or less	0.35	7.78	4	0.19	10.55	3	7.92	11.86	51	11.35	11.91	61	13.09	11.79	61
Debt securities 1 to 5 years	12.53	18.25	45	8.06	17.03	38	30.78	17.94	76	40.07	19.18	83	54.96	18.80	92
Debt securities over 5 years	86.76	71.11	76	91.16	69.86	81	61.09	66.02	37	48.48	64.73	31	31.64	64.73	15
Pledged securities	3.66	32.26	12	9.68	35.67	19	11.44	30.57	23	15.42	33.30	25	12.36	34.58	18
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-27.65	27.98	12	107.30	183.32	45	44.49	26.69	70	12.66	6.77	61	5.68	19.19	50
Investment securities	163.45	31.36	96	71.17	23.62	89	19.81	11.75	75	-2.05	9.42	26	12.99	8.45	70
Core deposits	83.82	16.94	98	68.65	26.88	93	24.83	11.23	85	9.17	7.29	66	13.18	12.19	59
Noncore funding	93.75	-14.79	97	28.47	-12.18	91	22.79	6.59	79	22.90	10.67	74	30.75	5.59	80

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	40,012,000	28,975,133	21,874,057	16,734,357	15,573,307
Commit: Secured commercial real estate loans	584,000	127,915	73,004	119,996	100,717
Commit: Unsecured real estate loans	0	66	0	0	0
Credit card lines (reported semiannually, June/Dec)	1,888,000	1,554,934	1,271,266	962,222	759,617
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,590,000	2,986,772	2,757,095	2,225,449	1,929,043
Commercial and similar letters of credit	77,000	4,172	6,284	11,298	11,616
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	197,000	156,684	70,762	104,640	5,984
Credit derivatives - notional amount (holding company as beneficiary)	30,000	0	0	0	61,586
Credit derivative contracts w/ purchased credit protection-investment grade	227,000	156,684	70,762	104,640	67,570
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	14,962,000	1,094,291	6,294,684	1,232,688	721,000
Futures and forward foreign exchange	5,640,000	16,517,700	9,303,393	5,675,850	4,965,626
Written options contracts (foreign exchange)	683,000	104,019	159,694	94,314	102,744
Purchased options contracts (foreign exchange)	683,000	104,019	159,694	94,314	102,744
Foreign exchange rate swaps	10,984,000	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	322,000	253,153	225,893	223,532	211,253
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	18.92	22.78	45	24.97	22.01	68	30.64	23.52	76	29.35	24.05	70	30.41	24.03	74
Standby letters of credit	1.70	0.65	89	2.57	0.71	92	3.86	0.84	92	3.90	0.92	93	3.77	0.96	92
Commercial and similar letters of credit	0.04	0.02	80	0	0.02	51	0.01	0.02	59	0.02	0.02	64	0.02	0.03	62
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.09	0.24	61	0.14	0.35	62	0.10	0.42	62	0.18	0.52	68	0.01	0.30	60
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.18	61	0	0.30	27	0	0.52	27	0	0.75	29	0.12	0.55	70
Credit derivative contracts w/ purchased credit protection-investment grade	0.11	0.18	74	0.14	0.25	73	0.10	0.30	73	0.18	0.52	76	0.13	0.19	77
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	15.73	46.30	48	15.57	48.62	40	22.61	68.47	54	12.84	65.81	39	11.92	75.35	38
Interest rate contracts	7.07	32.46	28	0.94	34.36	5	8.82	47.31	26	2.16	43.84	12	1.41	53.66	10
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13
Written options contracts (interest rate)	0	1.41	8	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	7.07	20.49	35	0.94	20.83	10	8.82	28.86	30	2.16	26.74	17	1.41	25.60	14
Foreign exchange contracts	8.51	6.30	87	14.41	6.01	89	13.48	10.12	88	10.28	10.92	89	10.10	9.40	88
Futures and forward foreign exchange contracts	2.67	3.78	83	14.23	3.47	90	13.03	5.23	90	9.95	5.22	89	9.69	4.53	89
Written options contracts (foreign exchange)	0.32	0.04	92	0.09	0.03	83	0.22	0.05	88	0.17	0.14	86	0.20	0.06	88
Purchased options contracts (foreign exchange)	0.32	0.04	92	0.09	0.04	83	0.22	0.08	88	0.17	0.13	86	0.20	0.06	88
Foreign exchange rate swaps	5.19	0.76	91	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0.15	0.92	77	0.22	1.86	72	0.32	3.32	73	0.39	4.08	73	0.41	3.81	71
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0.15	0.21	84	0.22	0.37	83	0.32	0.94	81	0.39	1.29	83	0.41	1.12	79
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	73.43	44.98	81	77.78	42.82	82	73.14	45.53	80	65.32	44.93	78	73.63	46.60	81

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	33,274,000	18,073,182	16,143,358	7,320,698	6,103,367
Interest rate contracts	14,962,000	1,094,291	6,294,684	1,232,688	721,000
Foreign exchange contracts	17,990,000	16,725,738	9,622,781	5,864,478	5,171,114
Equity, commodity, and other contracts	322,000	253,153	225,893	223,532	211,253
Derivatives Position					
Futures and forwards	5,640,000	16,517,700	9,303,393	5,675,850	4,965,626
Written options	683,000	104,019	159,694	94,314	102,744
Exchange-traded	0	0	0	0	0
Over-the-counter	683,000	104,019	159,694	94,314	102,744
Purchased options	1,005,000	357,172	385,587	317,846	313,997
Exchange-traded	0	0	0	0	0
Over-the-counter	1,005,000	357,172	385,587	317,846	313,997
Swaps	25,946,000	1,094,291	6,294,684	1,232,688	721,000
Held for trading	21,505,000	17,164,889	15,615,576	6,659,463	5,414,048
Interest rate contracts	4,262,000	1,094,291	6,294,684	1,232,688	721,000
Foreign exchange contracts	17,243,000	16,070,598	9,320,892	5,426,775	4,693,048
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	11,769,000	908,293	527,782	661,235	689,319
Interest rate contracts	10,700,000	0	0	0	0
Foreign exchange contracts	747,000	655,140	301,889	437,703	478,066
Equity, commodity, and other contracts	322,000	253,153	225,893	223,532	211,253
Derivative contracts (excluding futures and FX 14 days or less)	32,496,000	20,014,953	16,711,968	7,247,647	6,056,578
One year or less	14,998,000	17,130,995	9,578,193	4,438,322	4,102,802
Over 1 year to 5 years	14,125,000	1,955,159	5,985,715	2,349,820	1,489,476
Over 5 years	3,373,000	928,799	1,148,060	459,505	464,300
Gross negative fair value (absolute value)	237,000	236,778	137,760	97,763	108,560
Gross positive fair value	676,000	488,269	332,814	258,139	232,140
Held for trading	253,000	284,526	167,341	104,134	107,963
Non-traded	423,000	203,743	165,473	154,005	124,177
Current credit exposure on risk-based capital derivative contracts	315,000	284,831	167,341	108,901	108,389
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	44.97	94.17	4	6.05	94.10	2	38.99	93.44	4	16.84	92.91	3	11.81	92.20	4
Foreign exchange contracts	54.07	3.47	96	92.54	3.49	97	59.61	3.20	95	80.11	3.39	97	84.73	3.53	97
Equity, commodity, and other contracts	0.97	1.14	78	1.40	1.17	77	1.40	1.64	74	3.05	1.93	76	3.46	1.94	76
Futures and forwards															
Futures and forwards	16.95	11.16	71	91.39	14.05	96	57.63	13.49	91	77.53	12.78	95	81.36	13.23	94
Written options															
Written options	2.05	6.28	39	0.58	8.18	18	0.99	5.91	25	1.29	6.60	31	1.68	6.68	35
Exchange-traded															
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter															
Over-the-counter	2.05	5.96	42	0.58	7.73	19	0.99	5.10	26	1.29	5.49	35	1.68	5.27	38
Purchased options															
Purchased options	3.02	3.27	63	1.98	3.42	59	2.39	4.42	59	4.34	4.19	62	5.14	4.73	63
Exchange-traded															
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter															
Over-the-counter	3.02	2.87	66	1.98	2.86	63	2.39	3.35	62	4.34	3.20	67	5.14	3.32	69
Swaps															
Swaps	77.98	74.26	41	6.05	68.76	10	38.99	69.75	17	16.84	70.34	11	11.81	68.94	13
Held for trading															
Held for trading	64.63	40.42	56	94.97	43.53	82	96.73	44.16	83	90.97	46.31	73	88.71	46.32	71
Interest rate contracts															
Interest rate contracts	12.81	34.15	47	6.05	36.62	41	38.99	37.24	48	16.84	38.40	42	11.81	37.84	40
Foreign exchange contracts															
Foreign exchange contracts	51.82	1.68	96	88.92	1.60	97	57.74	1.60	96	74.13	1.85	97	76.89	2.10	97
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded															
Non-traded	35.37	59.58	43	5.03	56.47	17	3.27	55.84	16	9.03	53.69	26	11.29	53.68	28
Interest rate contracts															
Interest rate contracts	32.16	56.71	45	0	53.82	3	0	52.22	2	0	50.60	2	0	51.23	4
Foreign exchange contracts															
Foreign exchange contracts	2.24	0.40	89	3.62	0.46	91	1.87	0.34	90	5.98	0.57	93	7.83	0.60	94
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0.97	0.09	90	1.40	0.10	92	1.40	0.13	91	3.05	0.16	94	3.46	0.21	94
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	97.66	92.53	50	110.74	91.48	90	103.52	93.86	87	99	94.47	63	99.23	95.63	62
One year or less															
One year or less	45.07	27.56	75	94.79	32.05	90	59.33	32.17	74	60.63	32.51	76	67.22	31.96	81
Over 1 year to 5 years															
Over 1 year to 5 years	42.45	27.01	70	10.82	27.06	24	37.08	30.45	60	32.10	31.16	52	24.40	31.85	39
Over 5 years															
Over 5 years	10.14	29.89	28	5.14	29.56	17	7.11	28.09	21	6.28	28.71	23	7.61	29.43	23
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	0.71	0.98	40	1.31	1.55	53	0.85	0.83	53	1.34	0.72	93	1.78	0.69	95
Gross positive fair value															
Gross positive fair value	2.03	1.34	78	2.70	2.23	64	2.06	1.19	84	3.53	0.85	97	3.80	0.71	97
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.01	0.04	47	0.03	0.07	50	0.02	0.06	62	0.02	0.06	55	0.03	0.06	66
Gross positive fair value (X)															
Gross positive fair value (X)	0.04	0.05	65	0.06	0.09	54	0.05	0.07	69	0.05	0.06	77	0.05	0.06	79
Held for trading (X)															
Held for trading (X)	0.02	0.04	57	0.04	0.07	50	0.03	0.06	61	0.02	0.05	69	0.03	0.05	73
Non-traded (X)															
Non-traded (X)	0.03	0.01	85	0.03	0.02	77	0.03	0.01	84	0.03	0.01	92	0.03	0.01	92
Current credit exposure (X)															
Current credit exposure (X)	0.02	0.04	51	0.04	0.06	46	0.03	0.05	50	0.02	0.04	65	0.03	0.04	72
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due															
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets															
Current credit exposure / Risk-weighted assets	0.31	0.46	54	0.44	0.85	45	0.36	0.73	54	0.28	0.53	72	0.33	0.53	72

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	448,000	304,924	280,903	255,024	225,366
Gross losses	137,000	102,905	92,602	67,917	66,632
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	24,000	29,018	21,037	11,443	8,487
Net losses	113,000	73,887	71,565	56,474	58,145
Provision for loan and lease losses	67,000	189,226	94,183	84,291	85,939
Adjustments	21,000	27,502	1,403	-1,938	1,864
Ending balance	423,000	447,765	304,924	280,903	255,024
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.04	-0.09	83	0.22	0.51	16	0.15	0.15	61	0.15	0.14	64	0.18	0.16	63
Provision for loan and lease losses / Average loans and leases	0.12	-0.16	88	0.51	0.82	27	0.31	0.24	70	0.33	0.24	77	0.41	0.28	83
Provision for loan and lease losses / Net loan and lease losses	59.29	-105.48	73	256.10	487.86	34	131.60	130.58	64	149.26	134.68	68	147.80	143.18	72
Allowance for loan and lease losses / Total loans and leases not held for sale	0.64	1.23	11	0.99	1.58	14	0.92	0.83	60	0.99	0.90	65	1.10	0.98	65
Allowance for loan and lease losses / Total loans and leases	0.64	1.20	12	0.99	1.55	16	0.92	0.81	61	0.99	0.89	67	1.10	0.96	66
Allowance for loan and lease losses / Net loans and leases losses (X)	3.74	21.39	5	6.06	11.58	43	4.26	8.03	47	4.97	7.54	53	4.39	8.39	46
Allowance for loan and lease losses / Nonaccrual assets	503.57	364.13	77	429.54	299.17	78	297	218.72	78	298.38	214.03	76	213.87	178.03	69
ALLL / 90+ days past due + nonaccrual loans and leases	503.57	287.08	81	429.54	244.34	85	295.95	151.73	86	292.28	160.51	85	213.53	136.22	78
Gross loan and lease losses / Average loans and leases	0.25	0.19	71	0.28	0.34	52	0.31	0.28	66	0.27	0.30	58	0.32	0.33	59
Recoveries / Average loans and leases	0.04	0.08	34	0.08	0.07	66	0.07	0.08	54	0.04	0.09	31	0.04	0.09	25
Net losses / Average loans and leases	0.21	0.11	78	0.20	0.27	48	0.24	0.21	65	0.22	0.22	65	0.27	0.24	71
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	23.32	34.67	34	31.34	33.98	54	30.97	36.22	52	17.17	41.30	11	8.76	33.49	10
Earnings coverage of net loan and lease losses (X)	24.70	39.72	57	26.14	22.91	68	23.82	24.40	65	25.63	21.75	70	16.52	19.67	61

Net Loan and Lease Losses By Type

Real estate loans	0	0.02	41	0.01	0.04	37	0.02	0.01	68	0	0.02	40	-0.02	0.02	14
Real estate loans secured by 1-4 family	0	-0.02	70	0.01	0.01	64	0.03	0.01	76	0	0.01	35	-0.02	0.03	13
Revolving	0	-0.07	69	0.99	0.01	96	1.72	0.02	96	0	0.03	37	-0.86	0.09	2
Closed-end	0	-0.01	67	0	0	57	0	0	56	0	0.01	44	0	0.02	36
Commercial real estate loans	0	0.04	31	0	0.07	17	0	0.01	38	0	0.01	47	-0.01	0.01	31
Construction and land development	0	0	64	0	0	59	0	-0.01	60	0	-0.03	70	0	-0.02	63
1-4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0	0	62
Other	0	0	64	0	0	57	0	-0.01	61	0	-0.02	68	0	-0.01	64
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential	0	0.05	29	0	0.11	14	0	0.02	38	0	0.02	35	-0.02	0.03	16
Owner-occupied	0	0.01	44	0	0.02	26	0	0.01	45	0	0.01	34	0	0.01	43
Other	0	0.04	35	0	0.08	24	0	0.01	40	0	0.01	44	-0.02	0.01	14
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	0.19	0.17	62	0.50	0.47	61	0.61	0.37	79	0.49	0.31	73	0.54	0.39	73
Loans to individuals	0.40	0.71	37	0.27	1.13	17		1.17			1.16			1.25	
Credit card loans		1.84		-15	2.92	2	3.58	3.11	59	-5.16	2.92	4	10.04	2.92	95
Agricultural loans		0.02		0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31
Loans to foreign governments and institutions		0		0	0		0	0		0	0		0	0	
Other loans and leases	0.21	0.10	78	0	0.15	10	0.01	0.15	37	0.01	0.14	42	0.02	0.15	41

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	72,000	51,882	77,771	138,032	156,088
90+ days past due loans and leases	0	0	365	1,964	191
Nonaccrual loans and leases	84,000	104,244	102,668	94,143	119,241
Total past due and nonaccrual loans and leases	156,000	156,126	180,804	234,139	275,520
Restructured 30-89 days past due					
Restructured 30-89 days past due	0	0	3,870	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	56,000	56,529	76,991	52,056	76,325
Total restructured loans and leases	56,000	56,529	80,861	52,056	76,325
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	41,000	2,886	28,120	31,639	71,468
Other real estate owned	1,000	1,179	0	0	0
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.11	0.32	20	0.11	0.39	13	0.23	0.43	27	0.49	0.44	63	0.68	0.47	82
90+ days past due loans and leases	0	0.10	10	0	0.12	9	0	0.15	18	0.01	0.17	23	0	0.20	13
Nonaccrual loans and leases	0.13	0.46	12	0.23	0.66	10	0.31	0.51	30	0.33	0.54	25	0.52	0.63	44
90+ days past due and nonaccrual loans and leases	0.13	0.62	7	0.23	0.85	7	0.31	0.71	17	0.34	0.75	16	0.52	0.88	27
30-89 days past due restructured															
30-89 days past due restructured	0	0.01	21	0	0.01	16	0.01	0.01	64	0	0.02	12	0	0.02	13
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.08	0.10	51	0.13	0.13	57	0.23	0.14	74	0.18	0.16	62	0.33	0.20	77
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.11	0.32	19	0.11	0.40	13	0.23	0.43	27	0.49	0.44	63	0.68	0.47	82
90+ days past due assets	0	0.10	9	0	0.12	8	0	0.15	15	0.01	0.18	21	0	0.20	12
Nonaccrual assets	0.13	0.47	12	0.23	0.67	10	0.31	0.53	30	0.33	0.57	25	0.52	0.64	44
30+ days past due and nonaccrual assets	0.24	0.97	7	0.35	1.29	4	0.55	1.19	13	0.83	1.26	31	1.19	1.39	49
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.04	0.36	3	0.09	0.52	6	0.14	0.44	14	0.17	0.48	12	0.23	0.54	18
90+ days past due and nonaccrual assets + other real estate owned	0.04	0.37	3	0.09	0.55	5	0.14	0.48	12	0.17	0.52	11	0.23	0.59	15
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.06	0.41	3	0.09	0.60	4	0.19	0.53	15	0.22	0.60	13	0.37	0.72	19
Allowance for loan and lease losses	29.79	62.64	22	24.19	66.66	10	44.16	115.41	11	44.78	118.28	12	74.78	129.01	22
Equity capital + allowance for loan and lease losses	0.76	3.60	6	1.25	4.97	8	1.99	4.28	21	2.33	4.79	22	4.30	5.78	29
Tier 1 capital + allowance for loan and lease losses	0.76	4.30	3	1.33	6.05	5	2.05	5.65	17	2.28	6.16	14	4.24	7.35	19
Loans and leases + other real estate owned	0.19	0.71	9	0.24	0.97	6	0.41	0.85	17	0.44	0.96	18	0.83	1.15	30

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.25	0.26	54	0.17	0.39	26	0.15	0.38	20	0.15	0.42	17	0.09	0.44	10
90+ days past due	0	0.12	15	0	0.16	14	0.01	0.16	37	0.04	0.22	48	0	0.26	10
Nonaccrual	0.14	0.52	17	0.14	0.76	10	0.13	0.46	13	0.11	0.57	10	0.07	0.69	6
Commercial and industrial															
30–89 days past due	0.27	0.24	64	0.11	0.23	38	0.55	0.31	79	0.67	0.30	85	0.40	0.32	67
90+ days past due	0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	35	0	0.05	31
Nonaccrual	0.36	0.57	40	0.66	0.75	50	0.85	0.83	59	0.79	0.76	58	1.09	0.93	62
Individuals															
30–89 days past due	0	0.63	6	0	0.83	4	0	0.83	5	0	0.84	5	0.73	0.97	40
90+ days past due	0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15
Nonaccrual	0.20	0.17	65	0	0.28	9	0	0.17	11	0	0.23	8	0	0.24	8
Depository institution loans															
30–89 days past due		0.01			0		0	0	47	0	0	47	0	0	46
90+ days past due		0			0		0	0	49	0	0	47	0	0.05	44
Nonaccrual		0			0		0	0	48	0	0	48	0	0	47
Agricultural															
30–89 days past due		0.07		0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
90+ days past due		0		0	0	44	0	0	42	0	0	43	0	0	41
Nonaccrual		0.70		0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments															
30–89 days past due		0.50			0			0.07			0.01			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due	0	0.12	36	0.11	0.18	58	0.05	0.20	44	0.42	0.17	81	1.19	0.20	90
90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
Nonaccrual	0.02	0.09	55	0	0.15	38	0	0.13	15	0	0.14	17	0	0.10	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.35	0.46	48	0.21	0.65	18	0.20	0.67	11	0.21	0.71	14	0.12	0.74	7
	90+ days past due	0	0.24	18	0	0.33	16	0.01	0.31	38	0.06	0.46	44	0	0.49	12
	Nonaccrual	0.14	0.71	11	0.16	0.89	12	0.17	0.73	13	0.15	0.86	10	0.10	0.97	8
Revolving	30-89 days past due	1.92	0.28	96	4.95	0.48	97	0	0.45	5	0	0.50	5	3.09	0.61	96
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	0.64	1.18	56	1.68	1.13	77	4.59	1	93	1.14	1.17	73	1.43	1.17	72
Closed-end	30-89 days past due	0.32	0.49	44	0.16	0.65	9	0.20	0.70	12	0.21	0.75	15	0.04	0.79	4
	90+ days past due	0	0.26	18	0	0.38	17	0.01	0.35	42	0.06	0.53	47	0	0.57	13
	Nonaccrual	0.13	0.67	11	0.14	0.87	12	0.09	0.70	9	0.12	0.84	9	0.06	0.96	5
Junior lien	30-89 days past due	0	0.01	11	0	0.02	10	0	0.02	9	0	0.03	9	0	0.03	8
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0	0.03	8	0	0.04	6	0	0.04	8	0	0.06	6	0	0.07	8
Commercial real estate	30-89 days past due	0.04	0.15	29	0	0.26	4	0	0.18	4	0	0.17	5	0	0.18	6
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16
	Nonaccrual	0.18	0.38	34	0.35	0.62	39	0	0.23	5	0	0.28	4	0	0.34	4
Construction and development	30-89 days past due	0	0.17	17	0	0.28	11	0	0.28	12	0	0.21	10	0	0.23	11
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0	0.20	15	0	0.41	11	0	0.20	12	0	0.19	12	0	0.24	8
1-4 family	30-89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30-89 days past due	0	0.13	21	0	0.22	13	0	0.20	15	0	0.13	14	0	0.13	14
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	0	0.35	12	0	0.17	14	0	0.15	15	0	0.18	10
Multifamily	30-89 days past due	0	0.07	27	0	0.09	22	0	0.08	19	0	0.10	18	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16
Nonfarm non-residential	30-89 days past due	0.05	0.13	44	0	0.23	6	0	0.14	5	0	0.17	6	0	0.17	6
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20
	Nonaccrual	0.27	0.45	46	0.51	0.80	45	0	0.28	5	0	0.30	5	0	0.38	5
Owner Occupied	30-89 days past due	0.05	0.04	69	0	0.07	8	0	0.07	8	0	0.09	6	0	0.07	8
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0.27	0.17	75	0.51	0.27	81	0	0.16	7	0	0.17	6	0	0.21	7
Other	30-89 days past due	0	0.08	14	0	0.14	11	0	0.07	9	0	0.07	8	0	0.09	11
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0	0.23	7	0	0.44	5	0	0.10	9	0	0.13	7	0	0.14	8
Farmland	30-89 days past due	0	0.10	31	0	0.11	30	0.03	0.23	52	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21
Credit card	30-89 days past due		0.81		0	0.95	7	0	1.19	6	0	1.22	6	0	1.08	5
	90+ days past due		0.45		0	0.63	13	0	0.78	12	0	0.73	11	0	0.75	9
	Nonaccrual		0.10		0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	5,157,000	1,585,296	1,470,123	1,378,491	1,314,430
Retained earnings	7,522,000	5,743,769	4,575,601	3,791,838	2,866,837
Accumulated other comprehensive income (AOCI)	-9,000	622,517	84,445	-54,120	-1,472
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	12,670,000	7,951,582	6,130,169	5,116,209	4,179,795
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	502,000	202,165	187,240	0	0
Accumulated other comprehensive income-related adjustments	-18,000	611,411	85,185	-51,061	-2,520
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	12,186,000	7,138,006	5,857,744	5,167,270	4,182,315
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	12,186,000	7,138,006	5,857,744	5,167,270	4,182,315
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	3,647,000	340,138	340,138	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	373,000	213,791	59,560	64,206	64,291
Additional tier 1 capital before deductions	4,020,000	553,929	399,698	64,206	64,291
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	4,020,000	553,929	399,698	64,206	64,291
Tier 1 Capital	16,206,000	7,691,935	6,257,442	5,231,476	4,246,606
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	507,000	483,494	372,580	336,086	306,794
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					18,142
Tier 2 capital before deductions	507,000	483,494	372,580	336,086	324,936
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	507,000	483,494	372,580	336,086	324,936
Exited advanced approach tier 2 capital					
Total capital	16,713,000	8,175,429	6,630,022	5,567,562	4,571,542
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	204,882,000	103,417,060	69,265,893	57,714,791	50,903,455
Less: Deductions from common equity tier 1 capital	502,000	202,165	187,240	0	0
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	204,380,000	103,214,895	69,078,653	57,714,791	50,903,455
Total risk-weighted assets	100,812,000	64,680,666	46,577,485	38,527,853	32,736,959
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	12.09	12.37	48	11.04	12.35	32	12.58	12.11	66	13.41	12.09	78	12.78	12.16	70
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	16.08	13.11	87	11.89	13.08	31	13.43	12.78	69	13.58	12.85	73	12.97	12.95	58
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	16.58	14.91	79	12.64	15.23	10	14.23	14.36	58	14.45	14.45	63	13.96	14.63	46
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	7.93	8.98	22	7.45	9.13	7	9.06	9.76	34	9.06	9.71	31	8.34	9.53	18
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

BHC Name _____

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	112,000	0	0	0	0		

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9
Premium income / Insurance activities revenue		2.76			2.84			7.32			4.86			4.64	
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.67	12	8	0	11.03	3	0	11.51	3	0	10.22	5	0	9.84	6
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		190,000			193,480			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.09	0.46	83	0.17	0.75	84	0	1.39	34	0	1.79	34	0	1.54	32

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	6,609,000	5,601,311	3,790,958	2,781,565	2,236,506
Real estate loans	9,000	20,320	18,907	6,932	13,376
Commercial and industrial loans	2,064,000	1,677,857	1,573,612	1,675,706	1,533,779
Loans to depository institutions and other banks acceptances	0	0	36,130	35,201	26,943
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	1	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	4,536,000	3,903,133	2,162,309	1,063,726	662,408
Lease financing receivables	0	0	0	0	0
Debt securities	61,000	24,492	9,039	5,811	0
Interest-bearing bank balances	3,290,000	1,646,458	823,852	675,932	528,742
Total selected foreign assets	9,960,000	7,272,261	4,623,849	3,463,308	2,765,248
Total foreign deposits	16,053,000	8,425,853	6,348,604	4,735,285	3,324,843
Interest-bearing deposits	9,659,000	5,761,267	4,593,848	3,436,435	2,228,958
Non-interest-bearing deposits	6,394,000	2,664,586	1,754,756	1,298,850	1,095,885

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	3.10	0.66	88	3.11	0.87	82	3.58	1.25	80	3.24	1.17	79	2.54	1.08	80
Cost: Interest-bearing deposits	0.04	0.14	40	0.14	0.42	21	0.68	1.19	26	0.05	0.97	9	0.05	0.51	6

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79		0.10	0.64	27	0.15	0.29	45	0.45	1.53	52		2.12	
Foreign governments and institutions		0			0			0			0			0	

Growth Rates

	BHC	Peer # 1	Pct												
Net loans and leases	17.99	6.83	74	47.75	-2.40	91	36.29	22.48	82	24.37	7.24	73	51.90	21.19	82
Total selected assets	36.96	9.48	82	57.28	2.04	91	33.51	12.40	82	25.24	3.24	79	51.66	21.86	82
Deposits	90.52	0.73	96	32.72	3.46	83	34.07	10.36	83	42.42	5	83	18.52	-0.77	75

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	50,000	733,000	140,000	90,000	-100.00	-100.00
Dividends	0	50,000	733,000	140,000	90,000	-100.00	-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	61,000	32,390	27,265	21,659	19,883	88.33	243.12
Dividends	0	0	0	0	0		
Interest	1,000	1,414	1,683	0	0	-29.28	3233.33
Management and service fees	60,000	30,976	25,582	21,659	19,883	93.70	238.07
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends	0						
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	61,000	82,390	760,265	161,659	109,883	-25.96	5.58
Securities gains (losses)	0	58,507	57,335	19,729	41,243	-100.00	-100.00
Other operating income	670,000	272,208	121,995	93,224	57,251	146.14	1416.28
Total operating income	731,000	413,105	939,595	274,612	208,377	76.95	503.43
Operating Expenses							
Personnel expenses	132,000	35,804	31,199	26,048	23,932	268.67	455.44
Interest expense	46,000	21,795	31,543	32,036	31,819	111.06	44.80
Other expenses	167,000	85,058	63,514	44,926	42,377	96.34	378.87
Provision for loan and lease losses	0	-230	121	0	-119		-100.00
Total operating expenses	345,000	142,427	126,377	103,010	98,009	142.23	281.41
Income (loss) before taxes	476,000	357,005	816,086	169,515	110,368	33.33	1451.25
Applicable income taxes (credit)	212,000	145,790	40,219	14,383	-10,367	45.41	
Extraordinary items					0		
Income before undistributed income of subsidiaries	264,000	211,215	775,867	155,132	120,735	24.99	748.66
Equity in undistributed income of subsidiaries	1,569,000	997,153	360,989	818,708	369,771	57.35	346.27
Bank subsidiaries	1,294,000	776,243	303,618	793,641	356,769	66.70	281.00
Nonbank subsidiaries	275,000	220,910	57,371	25,067	13,002	24.49	2201.64
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,833,000	1,208,368	1,136,856	973,840	490,506	51.69	378.98
Memoranda							
Bank net income	1,294,000	826,243	1,036,618	933,641	446,769	56.61	240.86
Nonbank net income	275,000	220,910	57,371	25,067	13,002	24.49	2201.64
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	14,801,000	77.03	7,070,896	74.95	5,037,941	71.53	4,557,287	3,764,803	109.32	332.31
Common and preferred stock	14,795,000	77	7,068,964	74.93	5,034,095	71.48	4,554,813	3,762,542	109.30	332.17
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	6,000	0.03	1,932	0.02	3,846	0.05	2,474	2,261	210.56	2042.86
Investment in nonbank subsidiaries	1,064,000	5.54	667,485	7.08	447,859	6.36	117,303	90,583	59.40	821.28
Common and preferred stock	1,063,000	5.53	666,997	7.07	432,073	6.13	116,968	90,540	59.37	820.55
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	1,000	0.01	395	0	15,246	0.22	0	0	153.16	
Other receivables	0	0	93	0	540	0.01	335	43	-100.00	-100.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	287	0	0	0	0	0	-100.00	-100.00
Securities	213,000	1.11	323,064	3.42	149,451	2.12	222,715	290,959	-34.07	728.08
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	2,324,000	12.09	670,738	7.11	800,926	11.37	553,049	456,528	246.48	364.79
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	797		
Premises, furnishings, fixtures and equipment	111,000	0.58	126,136	1.34	94,667	1.34	20,281	17,824	-12.00	766.04
Intangible assets	6,000	0.03	9,173	0.10	-13,089	-0.19	0	0	-34.59	
Other assets	696,000	3.62	566,156	6	525,015	7.45	469,352	371,106	22.93	68.13
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	19,215,000	100.00	9,433,935	100.00	7,042,770	100.00	5,939,987	4,992,600	103.68	326.52
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	406	0.01	0	0		
Borrowings with maturity over 1 year	0	0	0	0	87,594	1.24	0	0		
Subordinated notes and debentures	2,480,000	12.91	843,628	8.94	347,987	4.94	696,465	695,492	193.97	257.06
Other liabilities	391,000	2.03	365,122	3.87	133,165	1.89	110,290	101,446	7.09	285.82
Balance due to subsidiaries and related institutions	108,000	0.56	5,485	0.06	3,311	0.05	17,023	15,867	1869.01	62.15
Total liabilities	2,979,000	15.50	1,214,235	12.87	572,463	8.13	823,778	812,805	145.34	245.39
Equity Capital	16,236,000	84.50	8,219,700	87.13	6,470,307	91.87	5,116,209	4,179,795	97.53	345.73
Perpetual preferred stock (income surplus)	3,646,000	18.97	340,138	3.61	340,138	4.83	0	0	971.92	
Common stock	0	0	52	0	52	0	53	53	-100.00	-100.00
Common surplus	5,157,000	26.84	1,585,244	16.80	1,470,070	20.87	1,378,438	1,314,377	225.31	314.97
Retained earnings	7,442,000	38.73	5,671,749	60.12	4,575,601	64.97	3,791,838	2,866,837	31.21	213.17
Accumulated other comprehensive income	-9,000	-0.05	622,517	6.60	84,446	1.20	-54,120	-1,472		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	19,215,000	100.00	9,433,935	100.00	7,042,770	100.00	5,939,987	4,992,600	103.68	326.52
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	90,000	0.47	0	0	0	0	0	0		74.60
Notes payable to subsidiaries that issued TPS	90,000	0.47	0	0	0	0	0	0		80.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	15.21	11.94	77	16.29	7.29	95	19.98	9.68	96	20.58	10.40	98	12.39	7.61	89
Bank net income / Average equity investment in banks	11.88	11.80	56	13.94	7.45	89	21.47	10.51	94	22.72	11.19	96	12.39	8.74	80
Nonbank net income / Average equity investment in nonbanks	30.41	13.12	85	42.31	9.75	92	15.85	7.89	74	24.94	7.10	92	12.68	4.73	77
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	70.59	96.79	12	68.38	88.16	15	91.18	82.22	27	95.87	82.56	26	91.08	80.64	30
Nonbank net income / Parent net income	15	3.40	85	18.28	3.59	89	5.05	5.93	72	2.57	3.78	71	2.65	7.76	62
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	18.35	16.81	70	14.77	20.06	55	8.85	20.43	38	16.10	20.88	59	19.45	19.94	68
Total debt / Equity capital	15.27	11.71	73	10.26	14.41	55	6.74	14.31	50	13.61	14.69	65	16.64	13.95	68
Total debt + notes payable to subs that issued TPS / Equity capital	15.83	13.63	69	10.26	16.67	44	6.74	16.36	34	13.61	17.10	57	16.64	16.10	67
Total debt + Loans guaranteed for affiliate / Equity capital	15.27	11.77	73	10.26	14.68	55	6.74	14.56	50	13.61	15.14	63	16.64	14.35	67
Total debt / Equity capital – excess over fair value	15.27	11.81	73	10.26	14.52	55	6.74	14.51	50	13.61	14.81	65	16.64	14.10	68
Long-term debt / Equity capital	15.27	10.95	74	10.26	13.56	55	6.73	13.04	53	13.61	13.37	68	16.64	12.69	71
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0.01	1.02	73	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	96.50	39.86	88	100	34.67	98	76.96	28.44	91	100	28.63	98	100	26.93	99
Double Leverage															
Equity investment in subs / Equity capital	97.67	103.22	16	94.11	102.81	10	84.48	103.22	2	91.31	103.10	7	92.18	102.10	12
Total investment in subs / Equity capital	97.71	108.40	9	94.14	110.16	4	84.78	111.07	0	91.37	112.48	3	92.24	111.30	5
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.21	0.29	16	-0.40	0.47	17	-0.88	0.36	7	-0.46	0.35	12	-0.67	0.52	14
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82			1.22			1.22			2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	129.90	152.85	46	172.50	136.59	73	717.28	177.68	97	258.63	162.34	87	227.95	141.81	83
Cash from ops + noncash items + op expense / Op expense + dividend	20.83	154.48	5	140.91	147.24	57	711.51	190.27	97	309.12	174.91	89	201.22	148.20	77
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	507.84	98.54	99	23.40	134.08	5	152.60	116.34	77	198.93	103.19	93	61.20	92.33	24
Pretax operating income + interest expense / Interest expense	1,134.78	1,835.33	44	1,738.01	2,016.32	70	2,687.22	1,968.54	78	629.14	2,898.75	35	446.86	1,909.25	35
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,112.77	1,770.77	50	1,738.01	1,539.23	78	2,687.22	1,632.83	80	629.14	1,369.37	34	414.56	1,547.94	33
Dividends + interest from subsidiaries / Interest expense + dividends	0.92	174.12	3	132.02	150.43	49	2,329.15	210.80	98	437.01	188.90	94	282.85	172.51	81
Fees + other income from subsidiaries / Salary + other expenses	20.07	11.92	74	25.63	13.95	73	27.01	16.52	73	30.52	16.08	73	29.99	16.39	71
Net income / Current part of long-term debt + preferred dividends (X)	29.10	47.61	63	70.46	35.64	85		57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	12.54	3.44	90	8.90	3.85	82	11.73	2.64	88	10.53	2.61	89	9.58	3.24	84
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17		0	0.10	46		0.04			0.24			0.10	
Nonaccrual		0.92		0	1.03	40		0.54			6.54			7.38	
Total		1.09		0	1.13	37		0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.60	1.76	76	0.78	2.66	73	0.87	5.62	70	0.29	5.50	55	0.33	5.68	55
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.02	0.06	86	0.03	0.08	85	0.05	0.19	80	0.03	0.21	78	0.02	0.13	74

BHC Name _____

City/State _____

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	23.86	66.37	16	8.12	81.10	4	0	57.84	1	0	57.26	2	0	68.72	3
Dividends declared / Net income	3.44	28.27	10	1.42	42.29	9	0	33.08	3	0	27.33	5	0	31.29	5
Net income – dividends / Average equity.....	14.69	8.62	88	16.06	4.14	96	19.98	6.46	96	20.58	7.33	99	12.39	5.03	95
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	155.92	7	291.55	132.17	87		178.13			157.73			130.71	
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23		7.53			7.13			12.57	
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44		21.40			16.86			18.99	
Dividends from all subsidiaries	0	203.53	2	291.55	174.85	83		260.40			215.26			196.35	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	45.96	5	6.05	60.28	9	70.71	66.55	54	15	60.71	12	20.14	59	18
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	0	51.33	3	6.05	62.88	7	70.71	69.36	49	15	63.43	11	20.14	62.82	17
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	62.63	8	0	56.39	15	0	82.95	12	0	51.40	17	0	102.35	13
Interest income from nonbank subsidiaries.....	0.36	2.44	65	0.64	7.38	65	2.93	20.25	60	0	18.56	24	0	8.11	24
Management and service fees from nonbank subsidiaries	21.82	0.37	96	14.02	0.86	94	44.59	1.92	95	86.40	2.96	95	152.92	0.85	97
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	22.18	87.22	29	14.66	79.84	29	47.52	150.41	28	86.40	99.33	49	152.92	165.35	73
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	74.16	7	12.10	69.76	20	78.01	67.32	35	50.98	65.18	29	43.19	59.17	31
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	0	83.13	3	12.10	82.20	13	78.01	78.80	27	50.98	74.20	23	43.19	69.23	27
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0.14	0.18	83	0.34	0.73	80	0.18	1.19	72	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	8.21	0.01	99	7.50	0.02	99	2.72	0.06	95	7.89	0.03	97	9.54	0.07	99
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	8.34	4.67	81	7.84	4.70	79	2.90	7.29	67	7.89	7.64	75	9.54	9.99	71
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13		0	83.37	12		87.87			83.68	
Loans and advances from subsidiaries / Total debt	3.63	26.38	33	0	27.08	12	0	28.33	11	0	26.53	12	0	39.18	14